

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):  
Sayles, Anitrea L.

**Name of Joint Debtor (Spouse) (Last, First, Middle):**

All Other Names used by the Debtor in the last 8 years  
(include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years  
(include married, maiden, and trade names):

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)  
xxx-xx-8948

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)

Street Address of Debtor (No. & Street, City, and State):

1029 Dickens Way  
Unit E  
Schaumburg, IL

ZIP Code

60193

Street Address of Joint Debtor (No. & Street, City, and State):

ZIP Code

County of Residence or of the Principal Place of Business:  
Cook

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):

ZIP Code

**Mailing Address of Joint Debtor (if different from street address):**

ZIP Code

Location of Principal Assets of Business Debtor  
(if different from street address above):

**Type of Debtor (Form of Organization)**  
(Check one box)

- ☒ Individual (includes Joint Debtors)  
☐ Corporation (includes LLC and LLP)  
☐ Partnership  
☐ Other (If debtor is not one of the above entities, check this box and provide the information requested below.)  
 State type of entity:

### Nature of Business

(Check all applicable boxes.)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)

**Chapter of Bankruptcy Code Under Which  
the Petition is Filed (Check one box)**

- |                                    |                                     |  |
|------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding    |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding |

**Nature of Debts** (Check one box)

- ☐ Consumer/Non-Business      ☐ Business

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

## Chapter 11 Debtors

Check one box:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

### Statistical/Administrative Information

\*\*\* Kerrie S. Neal 6270224 \*\*\*

- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

| Estimated Number of Creditors |
|-------------------------------|
|-------------------------------|

[illegible]

## Estimated Assets

[illegible]

| Estimated Debts |  |
|-----------------|--|
| Estimated Debts |  |

[illegible]

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Sayles, Anitrea L.

**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)

Location

Where Filed: Northern District of Illinois

Case Number:

05 B 12433

Date Filed:

4/04/05

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.

**X** /s/ Kerrie S. Neal

March 7, 2006

Signature of Attorney for Debtor(s)

Date

Kerrie S. Neal 6270224

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

**Certification Concerning Debt Counseling by Individual/Joint Debtor(s)**

☒ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.

☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

Check all applicable boxes.

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
Sayles, Anita L.

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Anita L. Sayles  
Signature of Debtor Anita L. Sayles

**X** \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 7, 2006

Date

### Signature of Attorney

**X** /s/ Kerrie S. Neal  
Signature of Attorney for Debtor(s)

Kerrie S. Neal 6270224  
Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.  
Firm Name  
20 North Clark St.  
Suite 600  
Chicago, IL 60602

Address

Email: ecf@zaplawfirm.com

(312) 782-9792 Fax: (312) 782-0483  
Telephone Number

March 7, 2006  
Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Anitrea L. Sayles,  
Debtor

Case No. \_\_\_\_\_

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

|   |                      |                  | AMOUNTS SCHEDULED |             |          |
|---|----------------------|------------------|-------------------|-------------|----------|
| NAME OF SCHEDULE                                      | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES | OTHER    |
| A - Real Property                                     | Yes                  | 1                | 0.00              |             |          |
| B - Personal Property                                 | Yes                  | 3                | 14,000.00         |             |          |
| C - Property Claimed as Exempt                        | Yes                  | 1                |                   |             |          |
| D - Creditors Holding Secured<br>Claims               | Yes                  | 1                |                   | 13,800.00   |          |
| E - Creditors Holding Unsecured<br>Priority Claims    | Yes                  | 2                |                   | 600.00      |          |
| F - Creditors Holding Unsecured<br>Nonpriority Claims | Yes                  | 12               |                   | 75,646.00   |          |
| G - Executory Contracts and<br>Unexpired Leases       | Yes                  | 1                |                   |             |          |
| H - Codebtors   | Yes                  | 1                |                   |             |          |
| I - Current Income of Individual<br>Debtor(s)         | Yes                  | 1                |                   |             | 2,520.00 |
| J - Current Expenditures of<br>Individual Debtor(s)   | Yes                  | 1                |                   |             | 2,037.00 |
| Total Number of Sheets of ALL Schedules               |                      | 24               |                   |             |          |
| Total Assets  |                      |                  | 14,000.00         |             |          |
| Total Liabilities                                     |                      |                  |                   | 90,046.00   |          |

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Anitrea L. Sayles,  
Debtor

Case No. \_\_\_\_\_

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)**  
**[Individual Debtors Only]**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E)  | 0.00   |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)                        | 600.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)                | 0.00   |
| Student Loan Obligations (from Schedule F)  | 0.00   |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00   |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)         | 0.00   |
| TOTAL   | 600.00 |

**The foregoing information is for statistical purposes only under 28 U.S.C § 159.**

Form B6A  
(10/05)

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--------------------------------------|---|------------------------------------|--|-------------------------|
|--------------------------------------|---|------------------------------------|--|-------------------------|

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--|---|---|
| 1. Cash on hand  |                  | Cash   | -   | 50.00   |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | Checking Account<br>TCF Bank   | -   | 0.00  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  |                  | Landlord<br>Dard R. Management   | -   | 850.00  |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | Household Goods<br>2 TVs, Bed, Lamps, Sofa, Chair, Stereo, VCR/DVD<br>no single item worth more than \$100 | -   | 500.00  |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X                |  |   |   |
| 6. Wearing apparel.  |                  | Clothing   | -   | 500.00  |
| 7. Furs and jewelry.   | X                |  |   |   |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X                |  |   |   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |                  | Life Insurance<br>no cash value  | -   | 0.00  |
| 10. Annuities. Itemize and name each issuer.   | X                |  |   |   |

Sub-Total > 1,900.00  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). | X                |                                      |   |   |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | 401(k)           |                                      | -   | 2,500.00  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |                                      |   |   |
| 14. Interests in partnerships or joint ventures. Itemize.   | X                |                                      |   |   |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  | X                |                                      |   |   |
| 16. Accounts receivable.  | X                |                                      |   |   |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X                |                                      |   |   |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.  | Tax Refund       |                                      | -   | 1,400.00  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |                                      |   |   |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                      |   |   |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                      |   |   |

Sub-Total > 3,900.00  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property



Form B6B  
(10/05)

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property            | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|---|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X                |   |   |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X                |   |   |   |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |   |   |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | 2001 Dodge Neon                                 | -   | 8,000.00  |
| 26. Boats, motors, and accessories.   | X                |   |   |   |
| 27. Aircraft and accessories.   | X                |   |   |   |
| 28. Office equipment, furnishings, and supplies.  |                  | Desktop Computer<br>not in proper working order | -   | 200.00  |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | X                |   |   |   |
| 30. Inventory.  | X                |   |   |   |
| 31. Animals.  | X                |   |   |   |
| 32. Crops - growing or harvested. Give particulars.   | X                |   |   |   |
| 33. Farming equipment and implements.   | X                |   |   |   |
| 34. Farm supplies, chemicals, and feed.   | X                |   |   |   |
| 35. Other personal property of any kind not already listed. Itemize.  | X                |   |   |   |

|                      |           |
|----------------------|-----------|
| Sub-Total >          | 8,200.00  |
| (Total of this page) |           |
| Total >              | 14,000.00 |

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

Form B6C  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

| Description of Property   | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--------------------------------------|----------------------------|---|
| <u>Cash on Hand</u>   |                                      |                            |   |
| Cash  | 735 ILCS 5/12-1001(b)                | 50.00                      | 50.00   |
| <u>Security Deposits with Utilities, Landlords, and Others</u>                  |                                      |                            |   |
| Landlord  | 735 ILCS 5/12-1001(b)                | 850.00                     | 850.00  |
| Dard R. Management  |                                      |                            |   |
| <u>Household Goods and Furnishings</u>  |                                      |                            |   |
| Household Goods   | 735 ILCS 5/12-1001(b)                | 500.00                     | 500.00  |
| 2 TVs, Bed, Lamps, Sofa, Chair, Stereo, VCR/DVD                                 |                                      |                            |   |
| no single item worth more than \$100  |                                      |                            |   |
| <u>Wearing Apparel</u>  |                                      |                            |   |
| Clothing  | 735 ILCS 5/12-1001(a)                | 500.00                     | 500.00  |
| <u>Interests in Insurance Policies</u>  |                                      |                            |   |
| Life Insurance  | 735 ILCS 5/12-1001(h)(3)             | 100%                       | 0.00  |
| no cash value   |                                      |                            |   |
| <u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> |                                      |                            |   |
| 401(k)  | 735 ILCS 5/12-1006                   | 100%                       | 2,500.00  |
| <u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>                |                                      |                            |   |
| Tax Refund  | 735 ILCS 5/12-1001(b)                | 1,400.00                   | 1,400.00  |

Form B6D  
(10/05)

In re Anitrea L. Sayles,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D<br>W<br>I<br>F<br>E<br>J<br>O<br>I<br>N<br>T<br>C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community   | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------------------------------|--|--|--|--|--------------------------------------|--|---------------------------------|
|  |                                      |  | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN |  |  |                                      |  |                                 |
| Account No. xxx-xx-8948  |                                      |  | 9/05   |  |  |                                      |  |                                 |
| Gateway Financial Services<br>P.O. Box 6919<br>Saginaw, MI 48608   |                                      |  | Lien on Vehicle/PMSI<br><br>2001 Dodge Neon  |  |  |                                      |  |                                 |
|  |                                      |  | Value \$ 8,000.00  |  |  |                                      | 13,800.00  | 5,800.00                        |
| Account No.  |                                      |  | Gateway Fin<br>6165 Bay Rd<br>Saginaw, MI 48604  |  |  |                                      |  |                                 |
| Representing:<br>Gateway Financial Services  |                                      |  | Value \$   |  |  |                                      |  |                                 |
| Account No.  |                                      |  |  |  |  |                                      |  |                                 |
|  |                                      |  | Value \$   |  |  |                                      |  |                                 |
| Account No.  |                                      |  |  |  |  |                                      |  |                                 |
|  |                                      |  | Value \$   |  |  |                                      |  |                                 |

0 continuation sheets attached

Subtotal  
(Total of this page)

13,800.00

Total  
(Report on Summary of Schedules)

13,800.00

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(10/05)

In re Anitrea L. Sayles,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

Taxes and Certain Other Debts  
Owed to Governmental Units

TYPE OF PRIORITY

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.) | C<br>O<br>D<br>E<br>D<br>E<br>B<br>T<br>O<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT<br>OF CLAIM | AMOUNT<br>ENTITLED TO<br>PRIORITY |
|---|--|------------------|---|--|--|--------------------------------------|--------------------|-----------------------------------|
|   |  |                  | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM                        |  |  |                                      |                    |                                   |
| Account No.   |  |                  | 2003  |  |  |                                      |                    |                                   |
| IRS<br>230 S. Dearborn<br>Stop 5016-CHI<br>Chicago, IL 60604  |  | -                | Back Taxes  |  |  |                                      | 600.00             | 600.00                            |
| Account No.   |  |                  | IRS<br>Department of the Treasury<br>P.O. Box 21126<br>Philadelphia, PA 19114 |  |  |                                      |                    |                                   |
| Representing:<br>IRS  |  |                  |   |  |  |                                      |                    |                                   |
| Account No.   |  |                  |   |  |  |                                      |                    |                                   |
|   |  |                  |   |  |  |                                      |                    |                                   |
| Account No.   |  |                  |   |  |  |                                      |                    |                                   |
|   |  |                  |   |  |  |                                      |                    |                                   |
| Account No.   |  |                  |   |  |  |                                      |                    |                                   |
|   |  |                  |   |  |  |                                      |                    |                                   |
| Subtotal<br>(Total of this page)  |  |                  |   |  |  |                                      | 600.00             | 600.00                            |
| Total<br>(Report on Summary of Schedules)   |  |                  |   |  |  |                                      | 600.00             | 600.00                            |

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Form B6F  
(10/05)

In re Anitrea L. Sayles,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                 | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|-----------------|
|   |                                      | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |                 |
| Account No. 1021<br><br>Advance Til Payday<br>943 Wise Road<br>Schaumburg, IL 60193   | -                                    | 11/25/05<br>Personal Loan/NSF   |  |  |                                      | 808.00          |
| Account No. xxx8663<br><br>Ambulatory Care Co<br>Medical Collections System<br>725 S. Wells Ave Ste 700<br>Chicago, IL 60607      | -                                    | Opened 4/26/02 Last Active 1/01/06<br>Collection Emergency  |  |  |                                      | 265.00          |
| Account No. xxx3972<br><br>Ambulatory Care Company<br>Medical Collections System<br>725 S. Wells Ave Ste 700<br>Chicago, IL 60607 | -                                    | Opened 6/07/04 Last Active 1/01/06<br>Collection Emergency  |  |  |                                      | 325.00          |
| Account No.<br><br>American Cash N Go<br>2307 W. Schaumburg Rd.<br>Schaumburg, IL 60194   | -                                    | 11/25/05<br>Personal Loan   |  |  |                                      | 400.00          |
| Subtotal<br>(Total of this page)  |                                      |   |  |  |                                      | 1,798.00        |

11 continuation sheets attached

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)      | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |           |
|--|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|-----------|
|  |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxxxxx3389   |                                 | -  | various<br>Service  |  |  |                                      | 50.00                            |           |
| American Online<br>GPO PO BOX 30623<br>Tampa, FL 33630   |                                 |  |   |  |  |                                      |                                  |           |
| Account No. 725  |                                 | -  | 12/02/05<br>Personal Loan   |  |  |                                      | 5,611.00                         |           |
| Americash<br>880 Lee Street<br>Des Plaines, IL 60016   |                                 |  |   |  |  |                                      |                                  |           |
| Account No. 60   |                                 | -  | 1/06<br>Personal Loan   |  |  |                                      | 350.00                           |           |
| Americash Loans<br>2509 W. Schaumburg Rd.<br>Schaumburg, IL 60193  |                                 |  |   |  |  |                                      |                                  |           |
| Account No. x1387  |                                 | -  | Opened 12/01/02 Last Active 4/01/05<br>collection   |  |  |                                      | 3,353.00                         |           |
| Archstone Smith Terrace Apartment<br>Baron Collection<br>155 Revere Dr Suite 9<br>Northbrook, IL 60062           |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxL2601  |                                 | -  | Date filed 4/26/04<br>Civil Judgement   |  |  |                                      | 990.00                           |           |
| Audrey Dillard<br>c/o the Smith Law Group<br>10620 Johnson Dr., Ste 100<br>Shawnee, KS 66203                     |                                 |  |   |  |  |                                      |                                  |           |
| Sheet no. <u>1</u> of <u>11</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) | 10,354.00 |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)  | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community                                   | H<br>W<br>J<br>C<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|--|---------------------------------|--|---|--|--|--------------------------------------|-----------------|
| Account No.<br><br>Representing:<br>Audrey Dillard   |                                 | Wyandotte Judicial Court   |   |  |  |                                      |                 |
| Account No. xxxxx8948<br><br>Brown Mackie College<br>Po Box 1787<br>Salina, KS 67402   | -                               | Opened 10/18/00<br>Educational                                       |   |  |  |                                      | 2,885.00        |
| Account No. cx-xxx0388<br><br>Cash Today<br>1005 Terminal Way<br>Suite 110<br>Reno, NV 89502   | -                               | 11/22/05<br>Personal Loan  |   |  |  |                                      | 500.00          |
| Account No. xxxxxx6440<br><br>City of Chicago<br>Dept of Rev, Bur of Parking Enforce<br>333 South State Street Rm 540<br>Chicago, IL 60604   | -                               | 10/19/03<br>Ticket   |   |  |  |                                      | 50.00           |
| Account No.<br><br>Representing:<br>City of Chicago  |                                 | Arnold Scott Harris<br>600 W. Jackson Suite 710<br>Chicago, IL 60661 |   |  |  |                                      |                 |
| <div> <div>Sheet no. <u>2</u> of <u>11</u> sheets attached to Schedule of<br/>Creditors Holding Unsecured Nonpriority Claims</div> <div>Subtotal<br/>(Total of this page)</div> </div> |                                 |  |   |  |  |                                      | 3,435.00        |



Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)      | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |           |
|--|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|-----------|
|  |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxxxx6101  |                                 | -  | various<br>Service  |  |  |                                      | 180.00                           |           |
| ComCast<br>P.O. Box 173908<br>Denver, CO 80217-3908  |                                 |  |   |  |  |                                      |                                  |           |
| Account No.  |                                 |  | Collection Bureau of America<br>25954 Eden Landing Rd<br>1st Fl<br>Hayward, CA 94545                |  |  |                                      |                                  |           |
| Representing:<br>ComCast   |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxxxxx1048   |                                 | -  | various<br>Service  |  |  |                                      | 377.00                           |           |
| ComEd<br>Attn: Bankruptcy Section<br>2100 Swift Drive<br>Oak Brook, IL 60523                                     |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxxxxxxxxxx0019  |                                 | -  | various<br>Service  |  |  |                                      | 179.00                           |           |
| Dish Network<br>Dept. 0063<br>Palatine, IL 60055-0063  |                                 |  |   |  |  |                                      |                                  |           |
| Account No.  |                                 | -  | Deficiency  |  |  |                                      | 16,000.00                        |           |
| Drive Financial<br>8585 N. Stemmons Freeway<br>Suite 800<br>Dallas, TX 75247                                     |                                 |  |   |  |  |                                      |                                  |           |
| Sheet no. <u>3</u> of <u>11</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) | 16,736.00 |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)   | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |        |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|--------|
|   |                                 |  |   |  |  |                                      |                                  |        |
| Account No. xxx2546   |                                 | -  | Opened 8/15/05 Last Active 1/01/06<br>Collection  |  |  |                                      | 88.00                            |        |
| Elk Grove Lab Physicians P.C<br>Harvard Collection<br>4839 N Elston Ave<br>Chicago, IL 60630                  |                                 |  |   |  |  |                                      |                                  |        |
| Account No.   |                                 | -  | Elk Grove Lab Physician<br>Dept. 77-9154<br>Chicago, IL 60678                                       |  |  |                                      |                                  |        |
| Representing:<br>Elk Grove Lab Physicians P.C   |                                 |  |   |  |  |                                      |                                  |        |
| Account No. xxxxx3423   |                                 | -  | 3/28/05 & 11/1/05<br>Medical  |  |  |                                      | 425.00                           |        |
| Elk Grove Radiology S.C.<br>75 Remittance Dr., Suite 6500<br>Chicago, IL 60675                                |                                 |  |   |  |  |                                      |                                  |        |
| Account No. xx8732  |                                 | -  | Opened 6/01/03 Last Active 7/01/03<br>Medical   |  |  |                                      | 130.00                           |        |
| Family Practice Assoc<br>Execute Financial Con<br>310 Armour Rd Suite 220<br>Nkc, MO 64116                    |                                 |  |   |  |  |                                      |                                  |        |
| Account No. xxxxxx9091  |                                 | -  | Opened 3/01/05 Last Active 4/30/05<br>ChargeAccount   |  |  |                                      | 245.00                           |        |
| Hsbc/carsn<br>140 W Industrial Dr<br>Elmhurst, IL 60126   |                                 |  |   |  |  |                                      |                                  |        |
| Sheet no. <u>4</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) | 888.00 |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)         | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D<br>,<br>W<br>I<br>F<br>E<br>,<br>J<br>O<br>I<br>N<br>T<br>,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |           |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|-----------|
| Account No.   |                                 | -  | Notice Only   |  |  |                                      | 0.00                             |           |
| Illinois Secretary of State<br>Safety and Financial Responsibility<br>2701 S. Dirksen Pkwy<br>Springfield, IL 62723 |                                 |  |   |  |  |                                      |                                  |           |
| Account No. 3859  |                                 | -  | various<br>Medical  |  |  |                                      | 50.00                            |           |
| Maria Martinez MD<br>1068 S. Roselle Rd.<br>Schaumburg, IL 60193  |                                 |  |   |  |  |                                      |                                  |           |
| Account No.   |                                 | -  | various<br>Lease<br>Apt. E, 1029 Dickens Way, Schaumburg, IL<br>60193                               |  |  |                                      | 3,200.00                         |           |
| Mustafa M. Farooqi<br>14180 W Hawthorne Ave<br>Lake Forest, IL 60045  |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxxxxxxxxxxxxx0000  |                                 | -  | Opened 6/18/03 Last Active 11/15/05<br>Educational  |  |  |                                      | 7,391.00                         |           |
| Nebraska Student Loan<br>1300 O St<br>Lincoln, NE 68508   |                                 |  |   |  |  |                                      |                                  |           |
| Account No.   |                                 |  | Windham Professionals<br>380 Main St.<br>P.O. Box 1048<br>Salem, NH 03079                           |  |  |                                      |                                  |           |
| Representing:<br>Nebraska Student Loan  |                                 |  |   |  |  |                                      |                                  |           |
| Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims       |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) | 10,641.00 |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)                 | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
|   |                                 |  |   |  |  |                                      |                                  |
| Account No. xxx4801   | -                               |  | Opened 11/10/98 Last Active 11/01/98<br>NoteLoan  |  |  |                                      | 0.00                             |
| Nelnet Lns<br>Po Box 1649<br>Denver, CO 80201   |                                 |  |   |  |  |                                      |                                  |
| Account No. xxxx1975  | -                               |  | various<br>Medical  |  |  |                                      | 100.00                           |
| Northwest Community Hospital<br>800 West Central Road<br>Arlington Heights, IL 60005  |                                 |  |   |  |  |                                      |                                  |
| Account No.   |                                 |  | Revenue Production Management, Inc.<br>P.O. Box 830913<br>Birmingham, AL 35283-0913                 |  |  |                                      |                                  |
| Representing:<br>Northwest Community Hospital   |                                 |  |   |  |  |                                      |                                  |
| Account No. Sxxx-xxxx-3817  | -                               |  | 1/9/06<br>Notice Only   |  |  |                                      | 100.00                           |
| Office of the Secretary of State<br>Mandatory Insurance Division<br>3215 Executive Park Drive<br>Springfield, IL 62766-0001 |                                 |  |   |  |  |                                      |                                  |
| Account No. xx4697  | -                               |  | Opened 8/01/01 Last Active 9/01/01<br>Medical   |  |  |                                      | 50.00                            |
| Providence Medical Center<br>Executive Financial Con<br>310 Armour Rd Suite 220<br>Nkc, MO 64116                            |                                 |  |   |  |  |                                      |                                  |
| Sheet no. <u>6</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims               |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) |
|   |                                 |  |   |  |  |                                      | 250.00                           |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)   | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |          |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|----------|
| Account No. xxxxxxxxx1036   | -                               |  | Opened 5/22/00 Last Active 5/17/04<br>Educational   |  |  |                                      | 2,266.00                         |          |
| Sallie Mae 3rd Pty Lsc<br>1002 Arthur Dr<br>Lynn Haven, FL 32444  |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xxxxxxxxx1046   | -                               |  | Opened 5/22/00 Last Active 5/17/04<br>Educational   |  |  |                                      | 2,229.00                         |          |
| Sallie Mae 3rd Pty Lsc<br>1002 Arthur Dr<br>Lynn Haven, FL 32444  |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xxxxxxxxx1056   | -                               |  | Opened 8/10/00 Last Active 5/17/04<br>Educational   |  |  |                                      | 361.00                           |          |
| Sallie Mae 3rd Pty Lsc<br>1002 Arthur Dr<br>Lynn Haven, FL 32444  |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xxxxxxx4-001  | -                               |  | 11/05<br>Miscellaneous  |  |  |                                      | 45.00                            |          |
| Sally Beauty Company<br>c/o Capital Recovery<br>P.O. Box 500<br>Marysville, PA 17053                          |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xxxxxxxxxx0707  | -                               |  | various<br>Service  |  |  |                                      | 125.00                           |          |
| SBC Corporation<br>Bankruptcy Dept.<br>P.O. Box 769<br>Arlington, TX 76004                                    |                                 |  |   |  |  |                                      |                                  |          |
| Sheet no. <u>7</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) | 5,026.00 |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)      | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                           |
|--|--------------------------------------|---|--|--|--------------------------------------|---|
|  |                                      | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |   |
| Account No.<br>Representing:<br>SBC Corporation  |                                      | AT & T<br>P.O. Box 8212<br>Collection Dept./ Bankruptcy<br>Aurora, IL 60572-8212                    |  |  |                                      |   |
| Account No. xxx6494<br>SBC Midwest<br>NCO Financial<br>P O Box 105062 Office Services Di<br>Atlanta, GA 30348    | -                                    | Opened 3/01/04 Last Active 5/01/04<br>collection  |  |  |                                      | 315.00                                    |
| Account No. xxxxxxxxxxx0003<br>Sm Servicing<br>Po Box 9500<br>Wilkes Barre, PA 18773                             | -                                    | Opened 5/01/00 Last Active 5/01/04<br>Educational   |  |  |                                      | 2,339.00                                  |
| Account No. xxxxxxxxxxx0004<br>Sm Servicing<br>Po Box 9500<br>Wilkes Barre, PA 18773                             | -                                    | Opened 5/01/00 Last Active 5/01/04<br>Educational   |  |  |                                      | 2,300.00                                  |
| Account No. xxxxxxxxxxx0005<br>Sm Servicing<br>Po Box 9500<br>Wilkes Barre, PA 18773                             | -                                    | Opened 8/01/00 Last Active 5/01/04<br>Educational   |  |  |                                      | 372.00                                    |
| Sheet no. <u>8</u> of <u>11</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                      |   |  |  |                                      | Subtotal<br>(Total of this page) 5,326.00 |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)   | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |          |
|---|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|----------|
|   |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xxxxxxxx/xxxx3686   |                                 | -  | various<br>Personal Loan  |  |  |                                      | 410.00                           |          |
| Sonic Payday.com<br>P.O. Box 1216<br>Oaks, PA 19456   |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xxxx7714  |                                 | -  | Opened 4/01/04 Last Active 7/01/05<br>collection  |  |  |                                      | 497.00                           |          |
| Southwestern Bell Telephone<br>Asset Acceptance<br>PO Box 2036<br>Warren, MI 48090                            |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xx2557  |                                 | -  | Opened 11/26/01 Last Active 5/01/05<br>Collection   |  |  |                                      | 0.00                             |          |
| Tanglewood Apts / Ept<br>National Credit System<br>3800 Camp Creek Pkwy B18<br>Atlanta, GA 30331              |                                 |  |   |  |  |                                      |                                  |          |
| Account No.   |                                 | -  | Overdraft   |  |  |                                      | 500.00                           |          |
| TCF National Bank of Illinois<br>ATTN: BANKRUPTCY<br>800 Burr Ridge Parkway<br>Burr Ridge, IL 60521           |                                 |  |   |  |  |                                      |                                  |          |
| Account No. xxMxxx7440  |                                 | -  | Date Filed 8/8/02<br>Civil Judgement  |  |  |                                      | 2,400.00                         |          |
| Teemo Yelmaz<br>1463 Mercury Drive #121<br>Schaumburg, IL 60173   |                                 |  |   |  |  |                                      |                                  |          |
| Sheet no. <u>9</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) | 3,807.00 |

Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)      | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |           |
|--|---------------------------------|--|---|--|--|--------------------------------------|----------------------------------|-----------|
|  |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xx4534   |                                 | -  | various<br>Collection   |  |  |                                      | 1,204.00                         |           |
| The Premier Group<br>Accounts Receivable Technologies<br>One Woodbridge Center Suite 410<br>Woodbridge, NJ 07095 |                                 |  |   |  |  |                                      |                                  |           |
| Account No. L5745  |                                 | -  | Date Filed 10/25/00<br>Civil Judgement  |  |  |                                      | 899.00                           |           |
| University of Kansas Hospital<br>3901 Rainbow Blvd<br>Kansas City, KS 66160                                      |                                 |  |   |  |  |                                      |                                  |           |
| Account No.  |                                 |  | Wyandotte Judicial Sourt  |  |  |                                      |                                  |           |
| Representing:<br>University of Kansas Hospital   |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxxxxxxx1190   |                                 | -  | various<br>Overdraft  |  |  |                                      | 302.00                           |           |
| US Bank<br>P.O. Box 1800<br>Saint Paul, MN 55101   |                                 |  |   |  |  |                                      |                                  |           |
| Account No. xxxxxx9481   |                                 | -  | Opened 7/12/04<br>Educational   |  |  |                                      | 14,980.00                        |           |
| Us Dept Of Education<br>501 Bleecker St<br>Utica, NY 13501   |                                 |  |   |  |  |                                      |                                  |           |
| Sheet no. 10 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims                 |                                 |  |   |  |  |                                      | Subtotal<br>(Total of this page) | 17,385.00 |



Form B6F - Cont.  
(10/05)

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.) | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE.   | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|---|---------------------------------|--|---|--|--|--------------------------------------|-----------------|
|   |                                 |  |   |  |  |                                      |                 |
| Account No.   |                                 |  | U.S. Department of Education<br>National Payment Center<br>P.O. Box 4169<br>Greenville, TX 75403-4169 |  |  |                                      |                 |
| Representing:<br>Us Dept Of Education   |                                 |  |   |  |  |                                      |                 |
| Account No.   |                                 |  | U.S. Department of Education<br>P.O. Box 530260<br>Atlanta, GA 30353-0260                             |  |  |                                      |                 |
| Representing:<br>Us Dept Of Education   |                                 |  |   |  |  |                                      |                 |
| Account No.   |                                 |  |   |  |  |                                      |                 |
|   |                                 |  |   |  |  |                                      |                 |
| Account No.   |                                 |  |   |  |  |                                      |                 |
|   |                                 |  |   |  |  |                                      |                 |
| Account No.   |                                 |  |   |  |  |                                      |                 |
|   |                                 |  |   |  |  |                                      |                 |

Sheet no. 11 of 11 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

|   |           |
|---|-----------|
| Subtotal<br>(Total of this page)          | 0.00      |
| Total<br>(Report on Summary of Schedules) | 75,646.00 |

In re Anitrea L. Sayles, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code,<br>of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest.<br>State whether lease is for nonresidential real property.<br>State contract number of any government contract. |
|--|--|
| Mustafa Farooqi<br>14180 W Hawthorne Ave<br>Lake Forest, IL 60045                      | Residential Lease - Assume   |

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Form B6H  
(10/05)

In re Anitrea L. Sayles,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

Form B61  
(10/05)

In re Anitrea L. Sayles

Case No. \_\_\_\_\_

Debtor(s)

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

|  |   |        |
|--|---|--------|
| Debtor's Marital Status:<br><br>Single | DEPENDENTS OF DEBTOR AND SPOUSE                     |        |
|  | RELATIONSHIP:<br>None.                              | AGE:   |
| <b>Employment:</b>                     | DEBTOR  | SPOUSE |
| Occupation                             | Customer Service                                    |        |
| Name of Employer                       | INX Int'l Ink Co.                                   |        |
| How long employed                      | 6 years   |        |
| Address of Employer                    | 300 N. Martingale Rd., #560<br>Schaumburg, IL 60193 |        |

INCOME: (Estimate of average monthly income)

|  | DEBTOR      | SPOUSE |
|--|-------------|--------|
| 1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.) | \$ 3,536.00 | \$ N/A |
| 2. Estimate monthly overtime   | \$ 0.00     | \$ N/A |

3. SUBTOTAL

|             |        |
|-------------|--------|
| \$ 3,536.00 | \$ N/A |
|-------------|--------|

4. LESS PAYROLL DEDUCTIONS

|                                      | DEBTOR    | SPOUSE |
|--------------------------------------|-----------|--------|
| a. Payroll taxes and social security | \$ 844.68 | \$ N/A |
| b. Insurance                         | \$ 171.32 | \$ N/A |
| c. Union dues                        | \$ 0.00   | \$ N/A |
| d. Other (Specify): _____            | \$ 0.00   | \$ N/A |
|                                      | \$ 0.00   | \$ N/A |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

|             |        |
|-------------|--------|
| \$ 1,016.00 | \$ N/A |
|-------------|--------|

6. TOTAL NET MONTHLY TAKE HOME PAY

|             |        |
|-------------|--------|
| \$ 2,520.00 | \$ N/A |
|-------------|--------|

|   |         |        |
|---|---------|--------|
| 7. Regular income from operation of business or profession or farm. (Attach detailed statement)                             | \$ 0.00 | \$ N/A |
| 8. Income from real property  | \$ 0.00 | \$ N/A |
| 9. Interest and dividends   | \$ 0.00 | \$ N/A |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | \$ 0.00 | \$ N/A |
| 11. Social security or other government assistance (Specify): _____   | \$ 0.00 | \$ N/A |
|   | \$ 0.00 | \$ N/A |

|                                  |         |        |
|----------------------------------|---------|--------|
| 12. Pension or retirement income | \$ 0.00 | \$ N/A |
|----------------------------------|---------|--------|

|   |         |        |
|---|---------|--------|
| 13. Other monthly income (Specify): _____ | \$ 0.00 | \$ N/A |
|   | \$ 0.00 | \$ N/A |

14. SUBTOTAL OF LINES 7 THROUGH 13

|         |        |
|---------|--------|
| \$ 0.00 | \$ N/A |
|---------|--------|

15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)

|             |        |
|-------------|--------|
| \$ 2,520.00 | \$ N/A |
|-------------|--------|

16. TOTAL COMBINED MONTHLY INCOME: \$ 2,520.00

(Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No.

- |    |   |    |                 |
|----|---|----|-----------------|
| a. | Total monthly income from Line 16 of Schedule I | \$ | <u>2,520.00</u> |
| b. | Total monthly expenses from Line 18 above       | \$ | <u>2,037.00</u> |
| c. | Monthly net income (a. minus b.)                | \$ | <u>483.00</u>   |

Official Form 6-Decl.  
(10/05)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Anitrea L. Sayles

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date March 7, 2006

Signature /s/ Anitrea L. Sayles

Anitrea L. Sayles

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Official Form 7  
(10/05)

United States Bankruptcy Court  
Northern District of Illinois

In re Anitrea L. Sayles

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT      | SOURCE       |
|-------------|--------------|
| \$6,566.00  | Year to Date |
| \$41,066.00 | 2005         |
| \$42,724.00 | 2004         |

2. Income other than from employment or operation of business

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|--------|
|--------|--------|

### 3. Payments to creditors

None  
☐

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR | DATES OF<br>PAYMENTS | AMOUNT PAID | AMOUNT STILL<br>OWING |
|---------------------------------|----------------------|-------------|-----------------------|
| Mustafa Fooraqi                 | monthly payments     | \$2,500.00  | \$4,100.00            |

None  
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF<br>PAYMENTS/<br>TRANSFERS | AMOUNT<br>PAID OR<br>VALUE OF<br>TRANSFERS | AMOUNT STILL<br>OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

None  
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND<br>RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL<br>OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER | NATURE OF PROCEEDING          | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|-------------------------------|---------------------------------|--------------------------|
| Americash vs. Anitrea Sayles       | Breach of Contract/Collection | Circuit Court                   | Judgment Entered         |

None  
☐

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE<br>BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF<br>PROPERTY |
|---|-----------------|--------------------------------------|
| Americash<br>880 Lee Street<br>Des Plaines, IL 60016                |                 | Paycheck Garnished                   |



### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF<br>CREDITOR OR SELLER              | DATE OF REPOSSESSION,<br>FORECLOSURE SALE,<br>TRANSFER OR RETURN | DESCRIPTION AND VALUE OF<br>PROPERTY |
|--|--|--------------------------------------|
| Drive Financial<br>P.O. Box 560583<br>Dallas, TX 75356 | 8/05   | 2005 Chevy Cavalier                  |

### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF<br>ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|-----------------------|-----------------------------------|
|------------------------------|-----------------------|-----------------------------------|

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CUSTODIAN | NAME AND LOCATION<br>OF COURT<br>CASE TITLE & NUMBER | DATE OF<br>ORDER | DESCRIPTION AND VALUE OF<br>PROPERTY |
|----------------------------------|--|------------------|--------------------------------------|
|----------------------------------|--|------------------|--------------------------------------|

### 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF<br>PERSON OR ORGANIZATION | RELATIONSHIP TO<br>DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND<br>VALUE OF GIFT |
|---|-----------------------------------|--------------|----------------------------------|
| Church  |                                   | Weekly       | \$60/wk                          |

### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE<br>OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF<br>LOSS WAS COVERED IN WHOLE OR IN PART<br>BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|--------------------------------------|--|--------------|
|--------------------------------------|--|--------------|

### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS<br>OF PAYEE   | DATE OF PAYMENT,<br>NAME OF PAYOR IF OTHER<br>THAN DEBTOR | AMOUNT OF MONEY<br>OR DESCRIPTION AND VALUE<br>OF PROPERTY |
|--|---|--|
| Zalutsky & Pinski Ltd.<br>20 N. Clark St., Ste. 600<br>Chicago, IL 60602 | Various   | \$1501   |

### 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED |
|---|------|---|
|---|------|---|

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER<br>DEVICE | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND<br>VALUE OF PROPERTY OR DEBTOR'S INTEREST<br>IN PROPERTY |
|----------------------------------|---------------------------|---|
|----------------------------------|---------------------------|---|

### 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION                  | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE<br>OR CLOSING |
|--|--|---------------------------------------|
| US Bank<br>P.O. Box 309<br>Tinley Park, IL 60477 | Checking Account   | Overdrawn - 12/05                     |

### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF CONTENTS | DATE OF TRANSFER OR<br>SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS   | NAME USED | DATES OF OCCUPANCY |
|---|-----------|--------------------|
| 1463 Mercury Dr., #121<br>Schaumburg, IL 60193        | Same      | 5/03-10/03         |
| 904 Ridge Square, #213<br>Elk Grove Village, IL 60007 | Same      | 6/01-5/03          |

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

**18 . Nature, location and name of business**

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO. | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|--|---------|--------------------|----------------------------|
|------|--|---------|--------------------|----------------------------|

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 7, 2006

Signature /s/ Anitrea L. Sayles  
Anitrea L. Sayles  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Northern District of Illinois**In re Anitrea L. Sayles

Debtor(s)

Case No.

Chapter 13**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|  |    |                 |
|--|----|-----------------|
| For legal services, I have agreed to accept.....           | \$ | <u>2,500.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>0.00</u>     |
| Balance Due.....   | \$ | <u>2,500.00</u> |

2. \$ 0.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

Outside counsel may be employed under firm supervision, and paid by our firm.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: March 7, 2006

/s/ Kerrie S. Neal

Kerrie S. Neal 6270224

Zalutsky & Pinski, Ltd.

20 North Clark St.

Suite 600

Chicago, IL 60602

(312) 782-9792 Fax: (312) 782-0483

ecf@zaplafirm.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.



3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [*Check one option.*]

☒ Option A: flat fee through confirmation

☐ Option B: flat fee through case closing

1a. *Pre-confirmation services.* Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ 2,500.00. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ N/A. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services.* Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

March 7, 2006

**Total fee to be paid for attorney's**

**services: \$ 2,500.00**

**(Do not sign if this line is blank.)**

Signed:

/s/ Anitrea L. Sayles

Anitrea L. Sayles

/s/ Kerrie S. Neal

Kerrie S. Neal 6270224

Attorney for Debtor(s)

Debtor(s)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$274)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Kerrie S. Neal 6270224  
\_\_\_\_\_  
Printed Name of Attorney  
Address:  
20 North Clark St.  
Suite 600  
Chicago, IL 60602  
(312) 782-9792

X /s/ Kerrie S. Neal  
\_\_\_\_\_  
Signature of Attorney  
March 7, 2006  
\_\_\_\_\_  
Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Anitrea L. Sayles  
\_\_\_\_\_  
Printed Name(s) of Debtor(s)

X /s/ Anitrea L. Sayles  
\_\_\_\_\_  
Signature of Debtor  
March 7, 2006  
\_\_\_\_\_  
Date

Case No. (if known) \_\_\_\_\_

X  
\_\_\_\_\_  
Signature of Joint Debtor (if any)  
\_\_\_\_\_  
Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re Anitrea L. Sayles Debtor(s) Case No. \_\_\_\_\_  
Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 57

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: March 7, 2006 /s/ Anitrea L. Sayles  
Anitrea L. Sayles  
Signature of Debtor

Advance Til Payday  
943 Wise Road  
Schaumburg, IL 60193

Ambulatory Care Co  
Medical Collections System  
725 S. Wells Ave Ste 700  
Chicago, IL 60607

Ambulatory Care Company  
Medical Collections System  
725 S. Wells Ave Ste 700  
Chicago, IL 60607

American Cash N Go  
2307 W. Schaumburg Rd.  
Schaumburg, IL 60194

American Online  
GPO PO BOX 30623  
Tampa, FL 33630

Americash  
880 Lee Street  
Des Plaines, IL 60016

Americash Loans  
2509 W. Schaumburg Rd.  
Schaumburg, IL 60193

Archstone Smith Terrace Apartment  
Baron Collection  
155 Revere Dr Suite 9  
Northbrook, IL 60062

Arnold Scott Harris  
600 W. Jackson Suite 710  
Chicago, IL 60661

AT & T  
P.O. Box 8212  
Collection Dept./ Bankruptcy  
Aurora, IL 60572-8212

Audrey Dillard  
c/o the Smith Law Group  
10620 Johnson Dr., Ste 100  
Shawnee, KS 66203

Brown Mackie College  
Po Box 1787  
Salina, KS 67402

Cash Today  
1005 Terminal Way  
Suite 110  
Reno, NV 89502

City of Chicago  
Dept of Rev, Bur of Parking Enforce  
333 South State Street Rm 540  
Chicago, IL 60604

Collection Bureau of America  
25954 Eden Landing Rd  
1st Fl  
Hayward, CA 94545

ComCast  
P.O. Box 173908  
Denver, CO 80217-3908

ComEd  
Attn: Bankruptcy Section  
2100 Swift Drive  
Oak Brook, IL 60523

Dish Network  
Dept. 0063  
Palatine, IL 60055-0063

Drive Financial  
8585 N. Stemmons Freeway  
Suite 800  
Dallas, TX 75247

Elk Grove Lab Physician  
Dept. 77-9154  
Chicago, IL 60678



Elk Grove Lab Physicians P.C  
Harvard Collection  
4839 N Elston Ave  
Chicago, IL 60630

Elk Grove Radiology S.C.  
75 Remittance Dr., Suite 6500  
Chicago, IL 60675

Family Practice Assoc  
Execute Financial Con  
310 Armour Rd Suite 220  
Nkc, MO 64116

Gateway Fin  
6165 Bay Rd  
Saginaw, MI 48604

Gateway Financial Services  
P.O. Box 6919  
Saginaw, MI 48608

Hsbc/carsn  
140 W Industrial Dr  
Elmhurst, IL 60126

Illinois Secretary of State  
Safety and Financial Responsibility  
2701 S. Dirksen Pkwy  
Springfield, IL 62723

IRS  
230 S. Dearborn  
Stop 5016-CHI  
Chicago, IL 60604

IRS  
Department of the Treasury  
P.O. Box 21126  
Philadelphia, PA 19114

Maria Martinez MD  
1068 S. Roselle Rd.  
Schaumburg, IL 60193

Mustafa Farooqi  
14180 W Hawthorne Ave  
Lake Forest, IL 60045

Mustafa M. Farooqi  
14180 W Hawthorne Ave  
Lake Forest, IL 60045

Nebraska Student Loan  
1300 O St  
Lincoln, NE 68508

Nelnet Lns  
Po Box 1649  
Denver, CO 80201

Northwest Community Hospital  
800 West Central Road  
Arlington Heights, IL 60005

Office of the Secretary of State  
Mandatory Insurance Division  
3215 Executive Park Drive  
Springfield, IL 62766-0001

Providence Medical Center  
Executive Financial Con  
310 Armour Rd Suite 220  
Nkc, MO 64116

Revenue Production Management, Inc.  
P.O. Box 830913  
Birmingham, AL 35283-0913

Sallie Mae 3rd Pty Lsc  
1002 Arthur Dr  
Lynn Haven, FL 32444

Sally Beauty Company  
c/o Capital Recovery  
P.O. Box 500  
Marysville, PA 17053

SBC Corporation  
Bankruptcy Dept.  
P.O. Box 769  
Arlington, TX 76004

SBC Midwest  
NCO Financial  
P O Box 105062 Office Services Di  
Atlanta, GA 30348

Sm Servicing  
Po Box 9500  
Wilkes Barre, PA 18773

Sonic Payday.com  
P.O. Box 1216  
Oaks, PA 19456

Southwestern Bell Telephone  
Asset Acceptance  
PO Box 2036  
Warren, MI 48090

Tanglewood Apts / Ept  
National Credit System  
3800 Camp Creek Pkwy B18  
Atlanta, GA 30331

TCF National Bank of Illinois  
ATTN: BANKRUPTCY  
800 Burr Ridge Parkway  
Burr Ridge, IL 60521

Teemo Yelmaz  
1463 Mercury Drive #121  
Schaumburg, IL 60173

The Premier Group  
Accounts Receivable Technologies  
One Woodbridge Center Suite 410  
Woodbridge, NJ 07095

U.S. Department of Education  
National Payment Center  
P.O. Box 4169  
Greenville, TX 75403-4169

U.S. Department of Education  
P.O. Box 530260  
Atlanta, GA 30353-0260

University of Kansas Hospital  
3901 Rainbow Blvd  
Kansas City, KS 66160

US Bank  
P.O. Box 1800  
Saint Paul, MN 55101

Us Dept Of Education  
501 Bleecker St  
Utica, NY 13501

Windham Professionals  
380 Main St.  
P.O. Box 1048  
Salem, NH 03079

Wyandotte Judicial Court

Wyandotte Judicial Sourt

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appear on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE  
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION  
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

**STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341****INTRODUCTION**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

**WHAT IS A DISCHARGE?**

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

**WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?**

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

**WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?**

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

**OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

**AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.**

/s/ Anitrea L. Sayles

Debtor's Signature

March 7, 2006

Date